Appl. No. 10/714,437
Amdt. dated November 18, 2008
Reply to Office Action of August 18, 2008

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Currently Amended) A payment system for open loop stored benefit products, the payment system comprising:

a web-accessible platform available to a payor for purchase of a stored benefit account for use by a payee, wherein:

the web-accessible platform in communication ~~communicates~~ with a first application interface,

the stored benefit account is backed by an account issuer, and

the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer;

a web interface executable by the web-accessible platform, the web interface [[that]] allows the payor or the payee to interact with the web-accessible platform;

a credit processing system in communication ~~communicating~~ with a second application interface; [[and]]

a translation system in communication with a first application interface and a second interface application, the translation system [[that]] translates between the first application interface and the second application interface; and

wherein a purchaser interfaces with the web accessible platform through the web interface to purchase a stored value card, the web accessible platform receives credit card information from the purchaser to purchase the stored value card and sends a charge to the credit processing system through the translation system.

2.   (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the payor pays for the stored benefit account.

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3. (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the credit processing system includes a main frame running a main frame language.

4. (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein:

    a card is issued to the payee, and

    the card facilitates payments from the stored benefit account.

5. (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the first application interface uses XML.

6. (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the stored benefit account corresponds to a benefit table for use by the network.

7. (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the stored benefit account corresponds to an amount of money usable with the network.

8. (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the translation system is integral with one of the credit processing system and the web-accessible platform.

9. (Currently Amended) The payment system for open loop stored benefit products as recited in claim 1, wherein the web interface is hosted remotely from the web-accessible platform.

10. (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the web-accessible platform does not store information that would allow a hacker, who compromised information stored on the web-accessible platform, to use the stored benefit account.

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11.   (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the account issuer is one of a plurality of account issuers that are part of a branded association that accept each others stored benefit account transactions.

12.   (Original)   The payment system for open loop stored benefit products as recited in claim 1, wherein the open loop stored benefit products are based upon a credit card platform of the credit processing system.

13.   (Currently Amended) A payment system for open loop stored benefit products, the payment system comprising:

a web-accessible platform available to a payor for purchase of a stored benefit account for use by a payee, wherein:

the web-accessible platform in communication communicates with a first application interface,

the stored benefit account is backed by an account issuer, and

the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer;

a web interface executable by the web-accessible platform, the web interface [[that]] allows the payor or the payee to interact with the web-accessible platform;

a credit processing system in communication communicating with a second application interface; [[and]]

a translation system in communication with a first application interface and a second interface application, the translation system [[that]] translates between the first application interface and the second application interface, wherein the account issuer is one of a plurality of account issuers that are part of a branded association that accept each others stored benefit account transactions; and

wherein a purchaser interfaces with the web accessible platform through the web interface to purchase a stored value card, the web accessible platform receives credit card information from the purchaser to purchase the stored value card and sends a charge to the credit processing system through the translation system.

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14.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the payor pays for the stored benefit account.

15.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the credit processing system includes a main frame running a main frame language.

16.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein:

     a card is issued to the payee, and

     the card facilitates payments from the stored benefit account.

17.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the first application interface uses XML.

18.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the stored benefit account corresponds to a benefit table for use by the network.

19.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the stored benefit account corresponds to an amount of money usable with the network.

20.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the translation system is integral with one of the credit processing system and the web-accessible platform.

21.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the web interface is hosted remote from the web-accessible platform.

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22.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the web-accessible platform does not store information that would allow a hacker, who compromised information stored on the web-accessible platform, to use the stored benefit account.

23.   (Original)   The payment system for open loop stored benefit products as recited in claim 13, wherein the open loop stored benefit products are based upon a credit card platform of the credit processing system.

24.   (Currently Amended) A payment system for open loop stored benefit products, the payment system comprising:

a web-accessible platform available to a payor for purchase of a stored benefit account for use by a payee, wherein:

the web-accessible platform does not store information that would allow a hacker, who compromised information stored on the web-accessible platform, to use the stored benefit account,

the web-accessible platform in communication ~~communicates~~ with a first application interface,

the payor pays for the stored benefit account,

the stored benefit account corresponds to an amount of money usable with a network,

the stored benefit account is backed by an account issuer, and

the stored benefit account is accepted by the network of unrelated merchants who accept payments from the account issuer;

a web interface executable by the web-accessible platform that allows the payor or the payee to interact with the web-accessible platform;

a credit processing system in communication ~~communicating~~ with a second application interface; and

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a translation system <u>in communication with a first application interface and a</u> <u>second interface application, the translation system</u> [[that]] translates between the first application interface and the second application interface;

translates between the first application interface and the second application interface, wherein:

the open loop stored benefit products are based upon a credit card platform of the credit processing system,

the account issuer is one of a plurality of account issuers that are part of a branded association that accept each others stored benefit account transactions,

a card is issued to the payee, [[and]]

the card facilitates payments from the stored benefit account<u>; and</u>

<u>wherein a purchaser interfaces with the web accessible platform through the web</u> <u>interface to purchase a stored value card, the web accessible platform receives credit card</u> <u>information from the purchaser to purchase the stored value card and sends a charge to the credit</u> <u>processing system through the translation system.</u>